Repossession Title



The Motor Vehicle Bureau is pleased to provide you with information on how to apply for a repossession title in the state of Missouri for a motor vehicle, trailer, all-terrain vehicle (ATV), manufactured home, boat, vessel, or outboard motor (unit). **NOTE:** A repossession title cannot be issued for a documented vessel.

To apply for a Missouri repossession title:

- The lienholder or debtor must have a valid Missouri address;
- The lienholder:
 - Must have written consent from all owners and lienholders of record to repossess the unit; or
 - Must have provided all owners and lienholders with a 10-day written notice of the repossession by first class mail or as outlined in the Uniform Commercial Code.
- A notice of lien for the unit must be on file (perfected) with the Motor Vehicle Bureau; and
- The unit must have been repossessed either by legal process or in accordance with the terms of the security contract.

Application for repossession title may be submitted at any Missouri license office, or by mail to:

Motor Vehicle Bureau PO Box 2076 Jefferson City, MO 65105-2076

REQUIRED DOCUMENTS:

A completed *Application/Affidavit for Missouri Repossession Title* (Form 5005);

- Indicate the year, make, and identification number of the unit.
- The lienholder must physically witness the motor vehicle odometer reading on the unit and record the reading on the repossession title application. If the true mileage is unknown, the lienholder must submit a statement containing all known facts regarding the true mileage.
- Indicate the debtor's name and address.
- Indicate the physical location (address) of the repossessed vehicle. A PO Box is not acceptable.
- The applicant's signature must be notarized. By signing, the applicant certifies all repossession requirements have been met.

Proof of lien perfection, such as:

- A copy of a validated Notice of Lien (NOL) receipt;
- The original title reflecting the debtor and lienholder on the face of the title; or
- A completed *Notice of Lien* (Form 4809) and payment of the \$6 processing fee to perfect the lien with the Motor Vehicle Bureau.
- ☐ If the unit is a motor vehicle that is currently titled out-of-state, a vehicle identification number and odometer (ID/OD) inspection completed by an authorized Missouri inspection station is required to verify the identification number and odometer reading of the vehicle.
- Payment of the \$10 repossession title application fee plus the \$6 processing fee.

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- Acceptable payment types submitted by mail include: personal check, cashier's check, or money order (do not send cash by mail).
- Personal checks must be made payable to the Missouri Department of Revenue and preprinted with the check writer's name, address, bank code, account number, and include the driver license or nondriver ID number, date of birth, and daytime phone number.
- The Missouri Department of Revenue may electronically resubmit checks returned for insufficient or uncollected funds.

WITHDRAWING A REQUEST FOR REPOSSESSION TITLE

A lienholder may withdraw an application for repossession title prior to issuance of the repossession title by faxing a written request, on the lienholder's letterhead, that includes the debtor's name and the year, make, and identification number of the unit to:

> Motor Vehicle Bureau Repossession Desk Fax: 573-751-5209